

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Elizabeth Karpavich
Anthony Karpavich
Debtors

Case No. 13-02668-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: KADavis
Form ID: 3180W

Page 1 of 2
Total Noticed: 33

Date Rcvd: Jul 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2018.

db/jdb Elizabeth Karpavich, Anthony Karpavich, 25 MARKET ST, INKERMANN, PA 18640
4320178 BEST BUY, Po Box 71104, CHARLOTTE, NC 28272-1104
4320180 CHASE HOME FINANCE, PO BOX 78420, PHOENIX, AZ 85062-8420
4371987 +JPMorgan Chase Bank, National Association, Chase Home Finance, LLC, Attn: OH4-7302,
3415 Vision Drive, Columbus, OH 43219-6009
4320173 Karpavich Anthony, 25 MARKET ST, INKERMANN, PA 18640
4320172 Karpavich Elizabeth, 25 MARKET ST, INKERMANN, PA 18640
4320174 +Law Office of Carol Baltimore, 480 PIERCE ST STE 480, KINGSTON, PA 18704-5512
4330502 +M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
4320190 +PENN STAR BANK, 409 LACKAWANNA AVE, STE 201, SCRANTON, PA 18503-2059
4320193 THE BON TON, PO BOX 659813, SAN ANTONIO, TX 78265-9113

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4320175 +EDI: ALLIANCEONE.COM Jul 13 2018 23:08:00 ALLIANCE ONE, 4850 STREET RD, STE 300,
TREVOSE, PA 19053-6643
4333712 EDI: HNDA.COM Jul 13 2018 23:08:00 American Honda Finance Corporation,
National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
4345377 +E-mail/Text: bncmail@w-legal.com Jul 13 2018 19:04:57 ANTIO, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4320176 EDI: AMEREXPR.COM Jul 13 2018 23:08:00 American Express, PO BOX 1270,
NEWARK, NJ 07101-1270
4360567 EDI: BECKLEE.COM Jul 13 2018 23:08:00 American Express Centurion Bank,
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4320177 EDI: BANKAMER.COM Jul 13 2018 23:08:00 Bank Of America, PO BOX 15019,
WILMINGTON, DE 19886-5019
4377613 EDI: RECOVERYCORP.COM Jul 13 2018 23:08:00 Bureaus Investment Group Portfolio No 15 LLC,
c/o Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
Miami, Florida 33131-1605
5060259 +EDI: PRA.COM Jul 13 2018 23:08:00 Bureaus Investment Group Portfolio No 15 LLC,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
4320179 EDI: CAPITALONE.COM Jul 13 2018 23:08:00 CAPITAL ONE, PO BOX 71083,
Charlotte, NC 28272-1083
4320181 EDI: CITICORP.COM Jul 13 2018 23:08:00 Citicards, PO BOX 183113,
Columbus, OH 43218-3113
4320182 EDI: CRFRSTNA.COM Jul 13 2018 23:08:00 CREDIT FIRST, PO BOX 81344,
CLEVELAND, OH 44188-0344
4331677 +EDI: CRFRSTNA.COM Jul 13 2018 23:08:00 Credit First NA, Po Box 818011,
Cleveland, OH 44181-8011
4326911 +EDI: TSYS2.COM Jul 13 2018 23:08:00 Department Stores National Bank/Macy's,
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
4320183 EDI: DISCOVER.COM Jul 13 2018 23:08:00 Discover, Po Box 71084,
CHARLOTTE, NC 28272-1084
4322377 EDI: DISCOVER.COM Jul 13 2018 23:08:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
4320185 EDI: HFC.COM Jul 13 2018 23:08:00 Hsbc, PO BOX 5226, CAROL STREAM, IL 60197-5226
4320186 EDI: RMSC.COM Jul 13 2018 23:08:00 J.C. Penny, Po Box 960090, Orlando, FL 32896-0001
4320187 E-mail/Text: camanagement@mtb.com Jul 13 2018 19:04:48 M AND T BANK, 1 M AND T PLAZA,
4TH FLOOR, BUFFALO, NY 14203
4320188 +EDI: TSYS2.COM Jul 13 2018 23:08:00 MACYS, Po Box 183083, Columbus, OH 43218-3083
4366862 EDI: PRA.COM Jul 13 2018 23:08:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4327518 +E-mail/Text: bankruptcy@nbtbank.com Jul 13 2018 19:05:01 Pennstar Bank,
52 South Broad Street, Norwich, NY 13815-1646
4342931 EDI: Q3G.COM Jul 13 2018 23:08:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
4320191 EDI: SEARS.COM Jul 13 2018 23:08:00 Sears, Po Box 183082, Columbus, OH 43218-3082
TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4320197* +ALLIANCE ONE, 4850 STREET RD, STE 300, TREVOSE, PA 19053-6643
4320198* American Express, PO BOX 1270, NEWARK, NJ 07101-1270
4320199* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, PO BOX 15019, WILMINGTON, DE 19886-5019)
4320200* BEST BUY, Po Box 71104, CHARLOTTE, NC 28272-1104
4320201* CAPITAL ONE, PO BOX 71083, Charlotte, NC 28272-1083
4320202* CHASE HOME FINANCE, PO BOX 78420, PHOENIX, AZ 85062-8420
4320203* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Citicards, PO BOX 183113, Columbus, OH 43218-3113)
4320184* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: HOME DEPOT, PO BOX 182676, COLUMBUS, OH 43218-2676)
4320206* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: HOME DEPOT, PO BOX 182676, COLUMBUS, OH 43218-2676)

***** BYPASSED RECIPIENTS (continued) *****

4320192* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: SUNOCO, PO BOX 689155, DES MOINES, IA 50368-9155)

4320214* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: SUNOCO, PO BOX 689155, DES MOINES, IA 50368-9155)

4320204* CREDIT FIRST, PO BOX 81344, CLEVELAND, OH 44188-0344

4320205* Discover, Po Box 71084, CHARLOTTE, NC 28272-1084

4320207* Hsbc, PO BOX 5226, CAROL STREAM, IL 60197-5226

4320208* J.C. Penny, Po Box 960090, Orlando, FL 32896-0001

4320195* Karpavich Anthony, 25 MARKET ST, INKERMEN, PA 18640

4320194* Karpavich Elizabeth, 25 MARKET ST, INKERMEN, PA 18640

4320196* +Law Office of Carol Baltimore, 480 PIERCE ST STE 480, KINGSTON, PA 18704-5512

4320209* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307
(address filed with court: M AND T BANK, 1 M AND T PLAZA, 4TH FLOOR, BUFFALO, NY 14203)

4320210* +MACYS, Po Box 183083, Columbus, OH 43218-3083

4320211* MONARCH RECOVERY, 10965 DECATUR RD, PHILADELPHIA, PA 19154-3210

4320212* +PENN STAR BANK, 409 LACKAWANNA AVE, STE 201, SCRANTON, PA 18503-2059

4320213* Sears, Po Box 183082, Columbus, OH 43218-3082

4320215* THE BON TON, PO BOX 659813, SAN ANTONIO, TX 78265-9113

4320189 ##MONARCH RECOVERY, 10965 DECATUR RD, PHILADELPHIA, PA 19154-3210

TOTALS: 0, * 24, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2018 at the address(es) listed below:

Carol Weiss Baltimore on behalf of Debtor 2 Anthony Karpavich bandicot6@aol.com
 Carol Weiss Baltimore on behalf of Debtor 1 Elizabeth Karpavich bandicot6@aol.com
 Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
 Joshua I Goldman on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
 bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
 Thomas I Puleo on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
 tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
 United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 Elizabeth Karpavich
First Name Middle Name Last Name

Debtor 2 Anthony Karpavich
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6652**

EIN --

Social Security number or ITIN **xxx-xx-1823**

EIN --

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:13-bk-02668-JJT****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Elizabeth Karpavich

Anthony Karpavich
aka TONY KARPOVICH, aka Anthony Karpovich jr**By the
court:**July 13, 2018Honorable John J. Thomas
United States Bankruptcy Judge

By: KADavis, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.